

### IN THE CLAIMS

Please amend the claims as follows.

1. (Currently Amended) A method for processing health insurance applications over a network, the method comprising:

presenting a user interface to an applicant over the network, the user interface including information pertaining to a health insurance plan selected by the applicant and facilitating input of health insurance application data by the applicant;  
receiving, at a transaction facility, the health insurance application data from the applicant via the network;  
~~obtaining~~ receiving, at a transaction facility, an electronic signature from the applicant;  
obtaining a confirmation from the applicant, in addition to the receiving of the electronic signature, that the applicant intends to be legally bound by the electronic signature;  
transforming the health insurance application data into a secure digital file thereby creating a finalized health insurance application; and  
transmitting the secure digital file to the health insurance carrier.

2. (Original) The method of claim 1 further comprising providing the applicant a form of electronic payment.

3. (Original) The method of claim 2 further comprising assembling the form of electronic payment into the secure digital file.

4. (Previously Presented) The method of claim 1 obtaining of the electronic signature from the applicant comprises providing to the applicant a form of electronic signature to authenticate the applicant's intention to enter into a health insurance contract.

5. (Original) The method of claim 4 further comprising assembling the form of electronic signature into the secure digital file.

6. (Previously Presented) The method of claim 1 wherein the obtaining of the confirmation from the applicant that the applicant intends to be legally bound by the electronic signature comprises:

- requesting the applicant to type the applicant's name twice;
- requesting the applicant to type the date;
- providing the applicant with hyperlinks to portions of the application that have legally binding language; and
- requesting the applicant to check an acknowledgement box and click a button indicating the applicant's intention to be legally bound.

7. (Original) The method of claim 1 wherein the electronic health insurance application is in the form of any one of an hypertext markup language (HTML) page, an extensible markup language (XML) page, a dynamic HTML page, and a JavaScript.

8. (Previously Presented) The method of claim 1 wherein the health insurance plan selected by the applicant varies for individual applicants, private group applicants, and commercial group applicants.

9. (Previously Presented) The method of claim 1 wherein presenting a user interface to an applicant over the network further comprises: providing a user interface to enable the applicant to enter data required in an application; verifying that the data entered by the applicant is appropriate for the application; populating an electronic application with the application data provided by the applicant; permitting the applicant to view the populated application; and permitting the applicant to reject or approve the populated application.

10. (Original) The method of claim 9 further comprising allowing the applicant to create a customer account wherein the applicant can save application data.

11. (Original) The method of claim 9 wherein verifying that the data entered by the applicant is appropriate for the application further comprises analyzing the application data received from

the applicant to determine, according to predetermined business rules, whether the applicant has provided appropriate information.

12. (Original) The method of claim 9 wherein providing a user interface to enable the applicant to enter data required in an application further comprises assisting the applicant to choose a health plan based on a plurality of factors pertaining to personal data of the applicant.

13. (Original) The method of claim 12 wherein the personal data comprises any one of the number of persons covered under the health plan, relation between the persons and the applicant, the age of the applicant, prior health history of the applicant, a desired price of the plan, a preference of the applicant regarding a health insurance carrier providing the plan, and a preference of the applicant regarding the type of benefits associated with each plan.

14. (Original) The method of claim 1 wherein transforming the application data into a secure digital file comprises assembling and encrypting the application data into a preformatted electronic document.

15. (Original) The method of claim 14 wherein the preformatted electronic document comprises unalterable content.

16. (Original) The method of claim 15 wherein the unalterable content is characterized by a fixed language, fixed font formats, and fixed style elements.

17. (Original) The method of claim 14 wherein the preformatted digital document is an Adobe.TM. portable document format (PDF) file.

18. (Original) The method of claim 14 further comprising: associating a unique electronic key with the secure digital file; and storing the unique electronic key in a look-up table.

19. (Original) The method of claim 14 further comprising: allowing the applicant to view the

secure digital file; and allowing the applicant to reject, or approve the secure digital file.

20. (Original) The method of claim 1 further comprising: presenting a user interface to the health insurance carrier for processing electronic application data; and receiving processing updates from the health insurance carrier.
21. (Previously Presented) The method of claim 20 wherein presenting a user interface to the health insurance carrier for processing electronic application data comprises allowing the health insurance carrier to search the prior history of the applicant.
22. (Original) The method of claim 20, wherein presenting a user interface to the health insurance carrier for processing electronic application data comprises allowing the health insurance carrier to view and print the secure digital file.
23. (Original) The method of claim 20, wherein presenting a user interface to the health insurance carrier for processing electronic application data comprises: allowing the health insurance carrier to attach notes to the electronic application; allowing the health insurance carrier to update the status of the application; allowing the health insurance carrier to download attached data files associated with the health insurance application; and allowing the health insurance carrier to upload a data file including processing updates.
24. (Previously Presented) The method of claim 1 further comprising electronically communicating to the applicant processing updates made by the health insurance carrier.
25. (Previously Presented) The method of claim 24 wherein electronically communicating to the applicant the processing updates made by the carrier comprises creating an electronic message indicating the processing updates.
26. (Original) The method of claim 25 further comprising sending the electronic message to the applicant.

27. (Currently Amended) A system comprising:

a plurality of client devices;

a transaction facility coupled to the plurality of client devices to:

receive ~~client~~ health insurance application data from the client devices,

~~obtain~~ receive an electronic signature from the applicant,

obtain a confirmation from the applicant, in addition to the receiving of the electronic signature, that the applicant intends to be legally bound by the electronic signature, and

transform the ~~client~~ health insurance application data into a secure digital file thereby creating a finalized health insurance application; and

a plurality of health insurance carrier devices coupled to the transaction facility to receive the secure digital file and other client data.

28. (Currently Amended) An apparatus comprising:

an electronic presenter to present a user interface to an applicant over the network, the user interface including information pertaining to a health insurance plan selected by the applicant and facilitating input of health insurance application data, an electronic signature, and a confirmation from the applicant, in addition to the electronic signature, that the applicant intends to be legally bound by the electronic signature;

an application data processor to transform the health insurance application data into a secure digital file thereby creating a finalized health insurance application; and

an electronic transmitter to transfer the secure digital file to the health insurance carrier over said network.

29. (Original) The apparatus of claim 28 further comprising an electronic payment module to provide the applicant a form of electronic payment.

30. (Original) The apparatus of claim 28 further comprising an electronic signature module to provide the applicant a form of electronic signature to authenticate the applicant's intention to enter into a health insurance contract.

31. (Previously Presented) The apparatus of claim 30 wherein the electronic signature module requests the applicant to type a name into the electronic signature twice, requests the applicant to electronically date the signature, and requests the applicant to check [[a]] an acknowledgement box and click a button, indicating the applicant's intention to be legally bound.

32. (Original) The apparatus of claim 28 wherein the electronic health insurance application is in the form of any one of a hypertext markup language (HTML) page, an extensible markup language (XML) page, a dynamic HTML page, and a JavaScript.

33. (Previously Presented) The apparatus of claim 28 wherein the health insurance plan selected by the applicant varies for individual applicants, private group applicants, and commercial group applicants.

34. (Original) The apparatus of claim 28 wherein the electronic presenter provides a user interface to enable the applicant to enter data required in an application that corresponds to a chosen health plan.

35. (Previously Presented) The apparatus of claim 28 wherein the electronic presenter is further to assist the applicant to choose the health insurance plan based on a plurality of factors pertaining to personal data of the applicant.

36. (Original) The apparatus of claim 35 wherein the personal data includes the number of persons covered under the health plan, relation between the persons and the applicant, the age of the applicant, prior health history of the applicant, a desired price of the plan, and a preference of the applicant regarding a health insurance carrier providing the plan.

37. (Original) The apparatus of claim 28 further comprising a business rule module to analyze the application data received from the applicant to determine, according to predetermined business rules, whether the applicant has properly filled out the electronic health

insurance application.

38. (Original) The apparatus of claim 28 wherein the application data processor is to transform the application data into a secure digital file by assembling and encrypting the application data into a preformatted electronic document.
39. (Original) The apparatus of claim 38 wherein the preformatted electronic document comprises unalterable content.
40. (Original) The apparatus of claim 38 wherein the unalterable content is characterized by a fixed language, fixed font formats, and fixed style elements.
41. (Original) The apparatus of claim 38 wherein the preformatted digital document is an Adobe.TM. portable document format (PDF) file.
42. (Original) The apparatus of claim 28 wherein the application data processor is to associate a unique electronic key with the secure digital file and to store the unique electronic key in a look-up table.
43. (Original) The apparatus of claim 28 further comprising an applicant user interface to allow the applicant to view the secure digital file before it is transmitted to the carrier, and to allow the applicant to approve or reject the application.
44. (Original) The apparatus of claim 28 further comprising a carrier user interface to allow the health insurance carrier to view and print the secure digital file.
45. (Original) The apparatus of claim 28 further comprising a carrier user interface to allow the health insurance carrier to attach notes to the electronic application, to allow the health insurance carrier to update the status of the application, to allow the health insurance carrier to download attached data files associated with the health insurance application, and to allow the

health insurance carrier to upload a data file including processing updates.

46. (Original) The apparatus of claim 28 further comprising a carrier user interface to allow the health insurance carrier to search the prior history of the applicant.

47. (Original) The apparatus of claim 28 further comprising a status notifier to notify the applicant of the status of the application.

48. (Currently Amended) A computer readable medium that provides instructions, which when executed on a processor, cause said processor to perform operations comprising:

presenting a user interface to an applicant over the network, the user interface including information pertaining to a health insurance plan selected by the applicant and facilitating input of health insurance application data by the applicant;

receiving, at a transaction facility, the health insurance application data from the applicant via the network;

~~obtaining~~ receiving, at a transaction facility, an electronic signature from the applicant;

obtaining a confirmation from the applicant, in addition to the receiving of the electronic signature, that the applicant intends to be legally bound by the electronic signature;

transforming the health insurance application data into a secure digital file thereby creating a finalized health insurance application; and

transmitting the secure digital file and other application data to the health insurance carrier.

49. (New) A method for processing health insurance applications over a network, the method comprising:

presenting a user interface to an applicant over the network, the user interface including information pertaining to a health insurance plan selected by the applicant and facilitating input of health insurance application data by the applicant;



receiving, at a transaction facility, the health insurance application data from the applicant via the network;

receiving, at a transaction facility, an electronic signature from the applicant;

providing the applicant with hyperlinks to portions of the application that have legally binding language to obtain a confirmation from the applicant that the applicant intends to be legally bound by the electronic signature;

transforming the health insurance application data into a secure digital file thereby creating a finalized health insurance application; and

transmitting the secure digital file to the health insurance carrier.